

**Information to identify the case:**

Debtor 1	<b>Charles T. Cox</b>	Social Security number or ITIN	<b>xxx-xx-2137</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-27294-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles T. Cox

7/19/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Charles T. Cox  
DebtorCase No. 11-27294-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: 3180WPage 1 of 2  
Total Noticed: 26

Date Rcvd: Jul 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2017.

db +Charles T. Cox, 47 Grant Street, Etna, PA 15223-1841  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +US BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +US Bank N.A., 9441 LBJ Freeway Suite 250, Dallas, TX 75243-4640  
 13244904 +Direct Buy, 5072 William Penn Highway, Monroeville, PA 15146-3740  
 13244903 +Direct Buy, 1906 Thomson Park Drive, Cranberry Townsh, PA 16066  
 13244906 +Equitable Gas Company, Box 371820, Pittsburgh, PA 15250-7820  
 13244907 Etna Borough, 1 Clark Way, Pittsburgh, PA 15223  
 14406996 +Etna Borough, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 13244911 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 13273859 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 13244914 +T-Mobile, c/o Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2017 01:03:46 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13289881 E-mail/Text: legal-compliance@directbuy.com Jul 20 2017 01:03:17 Beta Finance Co Inc,  
 P.O. Box 6000, Crown Point IN 46308-6000  
 13326332 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 20 2017 01:04:34 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13244905 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 20 2017 01:04:34 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 13313221 EDI: JEFFERSONCAP.COM Jul 20 2017 00:53:00 DENOVUS CORPORATION LTD,  
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 13288651 E-mail/Text: ebn@vativrecovery.com Jul 20 2017 01:03:26 Palisades Acquisition IX, LLC,  
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,  
 PO Box 40728, Houston TX 77240-0728  
 13244908 +E-mail/Text: hwalz@pghffcu.com Jul 20 2017 01:03:16 Pittsburgh Firefighters FCU,  
 500 S Main St # 8577, Pittsburgh, PA 15220-5402  
 13244909 +E-mail/Text: bankruptcydepartment@tsico.com Jul 20 2017 01:04:27 Progressive Insuranc,  
 c/o NCO Fin/99, POB 15636, Wilmington, DE 19850-5636  
 13301444 EDI: AGFINANCE.COM Jul 20 2017 00:53:00 SPRINGLEAF FINANCIAL SERVICES,  
 3274 BABCOCK BLVD STE 4, PITTSBURGH PA 15237-2811  
 13244912 EDI: AGFINANCE.COM Jul 20 2017 00:53:00 Springleaf Financial S, 4771 Mcknight Rd Ste 302,  
 Pittsburgh, PA 15237  
 13244910 +E-mail/Text: banko@berkscredit.com Jul 20 2017 01:03:25 Seneca Area Ems, c/o BERKS CC,  
 POB 329, Temple, PA 19560-0329  
 13244913 +EDI: PINNACLE.COM Jul 20 2017 00:53:00 The Sportsmans Guide, c/o Pinnacle Financial GRO,  
 7825 Washington Avenue, Minneapolis, MN 55439-2430  
 13244915 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 20 2017 01:03:59 U. S. Trustee's Office,  
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 13289302\* Palisades Acquisition IX, LLC, Vativ Recovery Solutions LLC, dba SMC,  
 As Agent For Palisades Acquisition IX, L, PO Box 40728, Houston TX 77240-0728  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Jul 19, 2017

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor US Bank N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Gary William Short on behalf of Debtor Charles T. Cox garyshortlegal@gmail.com,  
gwshort@verizon.net  
James Warmbrodt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com/dschimizzi@bernste  
inlaw.com/acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Peter J. Ashcroft on behalf of Debtor Charles T. Cox pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com/dschimizzi@bernste  
inlaw.com/acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 8